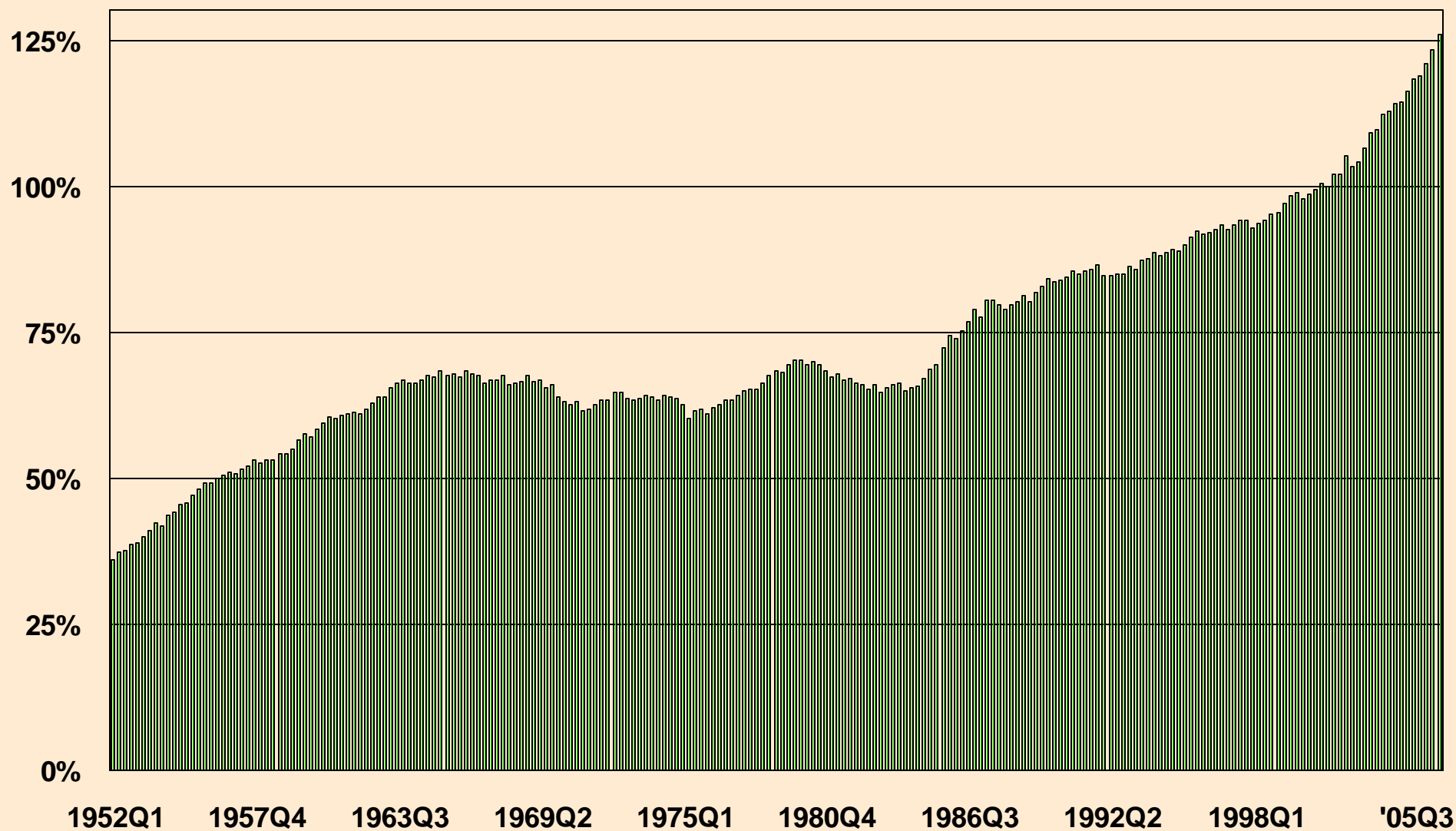


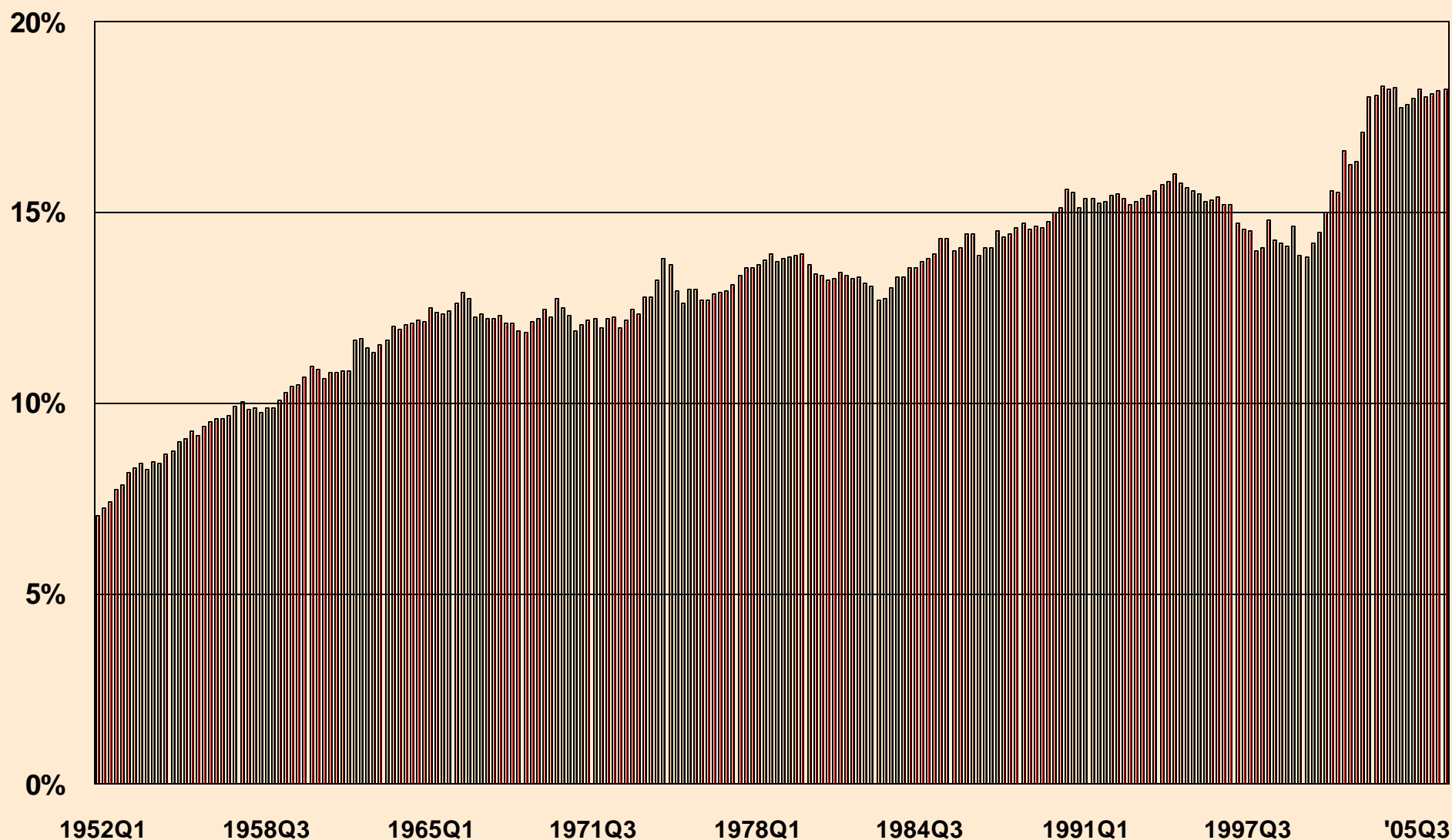
# Personal Liabilities Soar vs Disposable Income

Total Personal Liabilities as Percent of Annual Personal Disposable Income



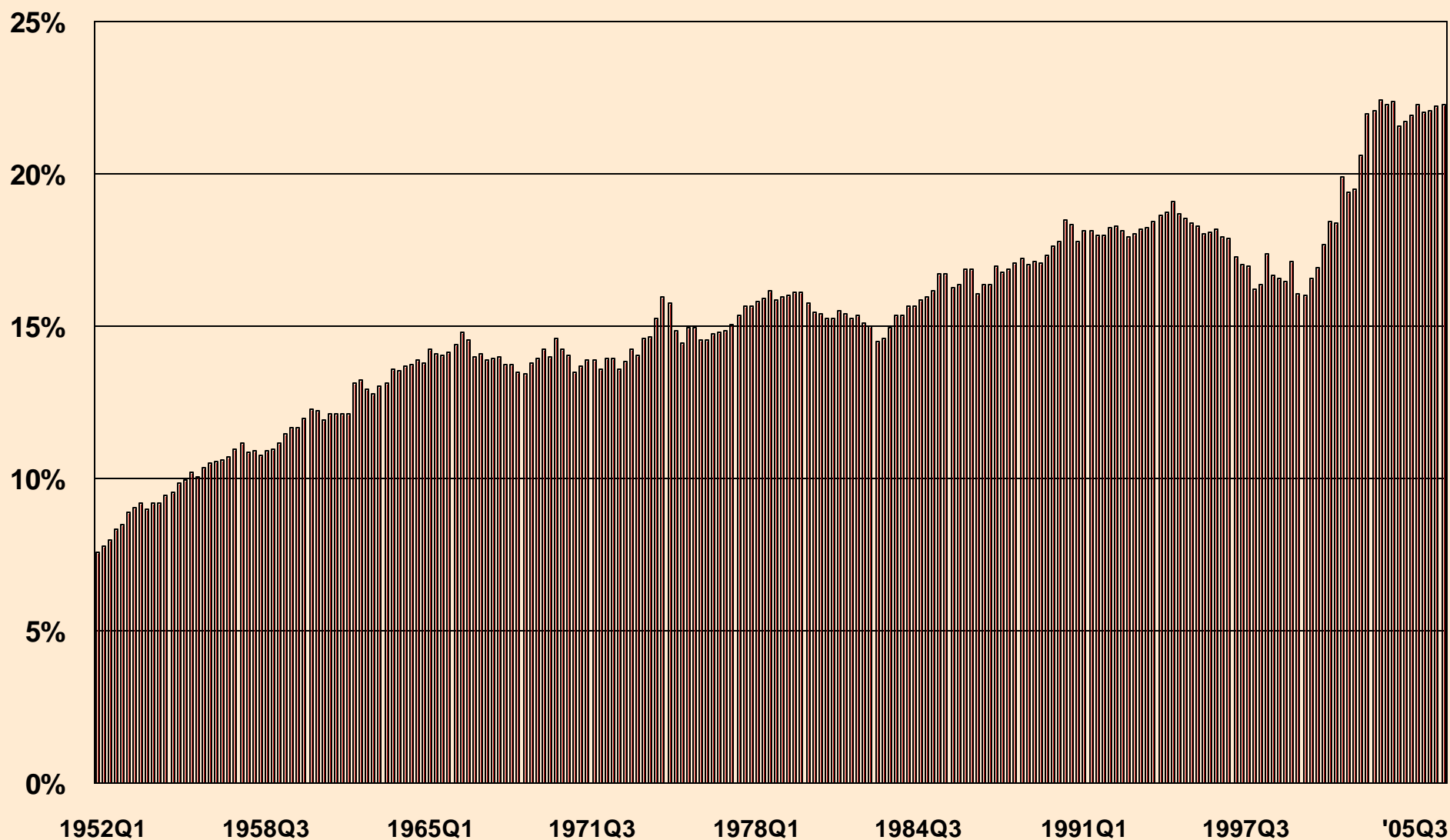
# Ratio Soars of Household Liabilities to Assets

## Household Liabilities as Percent of Household Assets



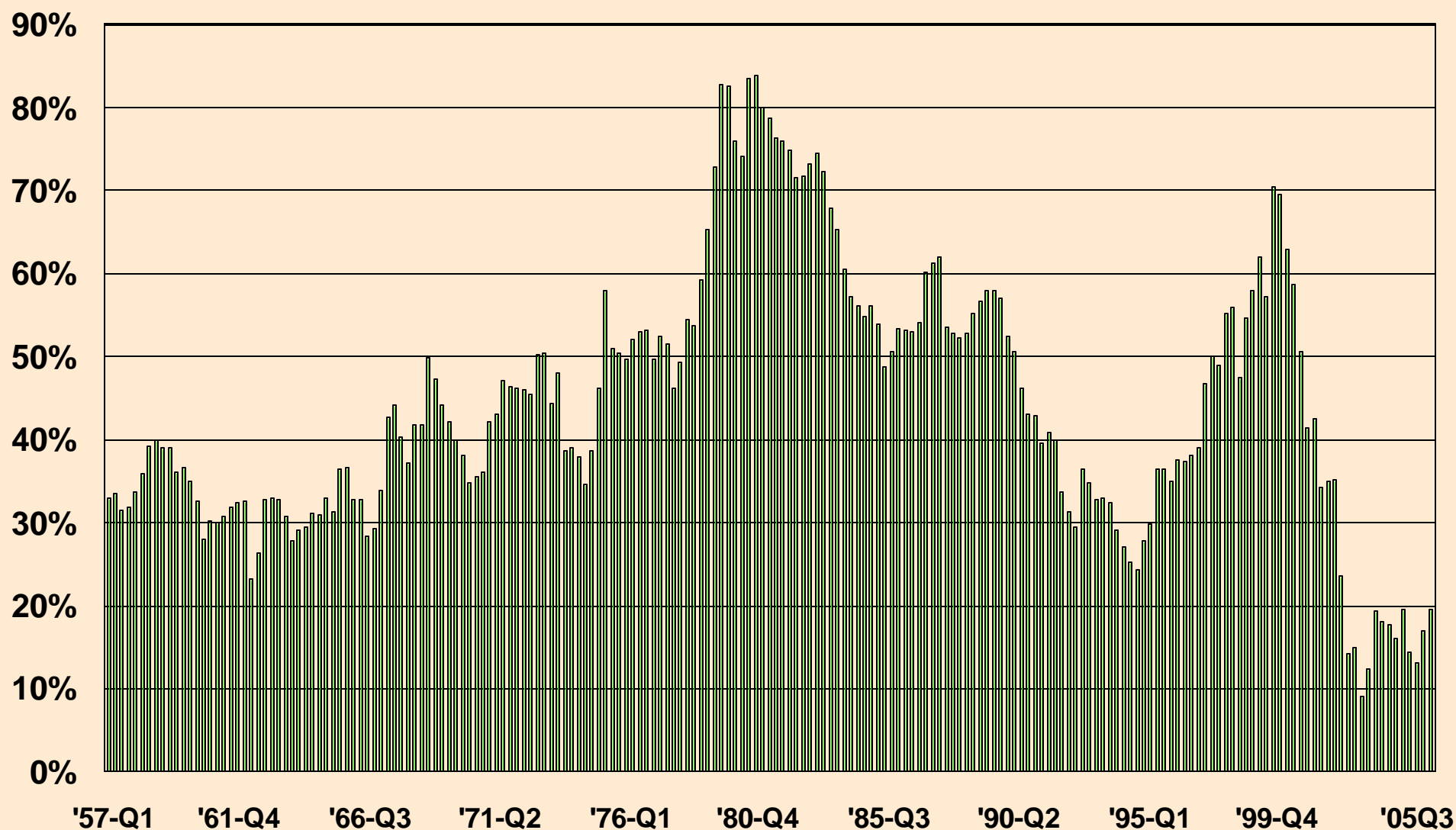
# Ratio Soars of Household Liabilities to Net Worth

## Household Liabilities as Percent of Household Net Worth



# Growth in Personal Net Worth Slows Sharply

% Gain over 5 Years to date in Total Household Networth



# Current Household Savings Plunge

## -1.5% Dissavings in 2005-Q3: worst since 1933

% Current Household Savings to Disposable Income

